

Department of Commerce collections currently under review by OMB.

Written comments and recommendations for the proposed information collection should be submitted within 30 days of the publication of this notice on the following website [www.reginfo.gov/public/do/PRAMain](http://www.reginfo.gov/public/do/PRAMain). Find this particular information collection by selecting "Currently under 30-day Review—Open for Public Comments" or by using the search function and entering either the title of the collection or the OMB Control Number 0648–0788.

**Sheleen Dumas,**

*Department PRA Clearance Officer, Office of the Chief Information Officer, Department of Commerce.*

[FR Doc. 2022–27361 Filed 12–15–22; 8:45 am]

**BILLING CODE 3510–JS–P**

## DEPARTMENT OF COMMERCE

### National Oceanic and Atmospheric Administration

[RTID 0648–XC603]

#### Marine Mammals; File No. 23644

**AGENCY:** National Marine Fisheries Service (NMFS), National Oceanic and Atmospheric Administration (NOAA), Commerce.

**ACTION:** Notice; receipt of application for permit amendment.

**SUMMARY:** Notice is hereby given that Iain Kerr, D.H.L., Ocean Alliance, 32 Horton Street, Gloucester, MA 01930, has applied for an amendment to Scientific Research Permit No. 23644–01.

**DATES:** Written, telefaxed, or email comments must be received on or before January 17, 2023.

**ADDRESSES:** The application and related documents are available for review by selecting "Records Open for Public Comment" from the "Features" box on the Applications and Permits for Protected Species (APPS) home page, <https://apps.nmfs.noaa.gov>, and then selecting File No. 23644 from the list of available applications. These documents are also available upon written request via email to [NMFS.Pr1Comments@noaa.gov](mailto:NMFS.Pr1Comments@noaa.gov).

Written comments on this application should be submitted via email to [NMFS.Pr1Comments@noaa.gov](mailto:NMFS.Pr1Comments@noaa.gov). Please include File No. 23644–02 in the subject line of the email comment.

Those individuals requesting a public hearing should submit a written request via email to [NMFS.Pr1Comments@noaa.gov](mailto:NMFS.Pr1Comments@noaa.gov). The request should set forth

the specific reasons why a hearing on this application would be appropriate.

#### FOR FURTHER INFORMATION CONTACT:

Amy Hapeman or Shasta McClenahan, (301)427–8401.

**SUPPLEMENTARY INFORMATION:** The subject amendment to Permit No. 23644–01 is requested under the authority of the Marine Mammal Protection Act of 1972, as amended (16 U.S.C. 1361 *et seq.*), the regulations governing the taking and importing of marine mammals (50 CFR part 216), the Endangered Species Act of 1973, as amended (16 U.S.C. 1531 *et seq.*), and the regulations governing the taking, importing, and exporting of endangered and threatened species (50 CFR parts 222–226).

Permit No. 23644, issued on October 26, 2020 (85 FR 73263, November 17, 2020), authorizes the permit holder to conduct research on 22 cetacean species in U.S. and international waters of the North Atlantic and North Pacific Oceans to study cetacean toxicology, microplastics, acoustics, and behavioral ecology. Researchers may conduct vessel surveys including unmanned aircraft system (UAS) operations, biological sampling, counts, passive acoustics, photo-ID, photograph/video, observations, photogrammetry, and thermal imaging. Cetaceans also may be unintentionally harassed during surveys. Samples collected on the high seas or under other authorizations worldwide may be imported for study. The permit was amended on January 27, 2022 (as No. 23644–01), to authorize additional UAS models and UAS operations at night. For the current amendment, the permit holder requests to add suction-cup tagging by UAS for up to 30 humpback whales (*Megaptera novaeangliae*) each in North Atlantic and North Pacific waters and 30 minke whales (*Balaenoptera acutorostrata*) in North Atlantic waters as part of their behavioral ecology studies. The amendment would be valid for the duration of the permit, until October 31, 2025.

In compliance with the National Environmental Policy Act of 1969 (42 U.S.C. 4321 *et seq.*), an initial determination has been made that the activity proposed is categorically excluded from the requirement to prepare an environmental assessment or environmental impact statement.

Concurrent with the publication of this notice in the **Federal Register**, NMFS is forwarding copies of this application to the Marine Mammal Commission and its Committee of Scientific Advisors.

Dated: December 13, 2022.

**Julia M. Harrison,**

*Chief, Permits and Conservation Division, Office of Protected Resources, National Marine Fisheries Service.*

[FR Doc. 2022–27343 Filed 12–15–22; 8:45 am]

**BILLING CODE 3510–22–P**

## COMMITTEE FOR PURCHASE FROM PEOPLE WHO ARE BLIND OR SEVERELY DISABLED

### Procurement List; Proposed Deletions

**AGENCY:** Committee for Purchase From People Who Are Blind or Severely Disabled.

**ACTION:** Proposed deletions from the procurement list.

**SUMMARY:** The Committee is proposing to delete service(s) from the Procurement List that were furnished by nonprofit agencies employing persons who are blind or have other severe disabilities.

**DATES:** Comments must be received on or before: January 15, 2023.

**ADDRESSES:** Committee for Purchase From People Who Are Blind or Severely Disabled, 355 E Street SW, Suite 325, Washington, DC 20024.

**FOR FURTHER INFORMATION CONTACT:** For further information or to submit comments contact: Michael R. Jurkowski, Telephone: (703) 785–6404, or email [CMTEFedReg@AbilityOne.gov](mailto:CMTEFedReg@AbilityOne.gov).

**SUPPLEMENTARY INFORMATION:** This notice is published pursuant to 41 U.S.C. 8503 (a)(2) and 41 CFR 51–2.3. Its purpose is to provide interested persons an opportunity to submit comments on the proposed actions.

### Deletions

The following service(s) are proposed for deletion from the Procurement List:

*Service Type:* Switchboard Operation  
*Mandatory for:* Veterans Affairs Medical Center: 718 Smyth Road, Manchester, NH  
*Designated Source of Supply:* Northern New England Employment Services, Portland, ME  
*Contracting Activity:* Veterans Affairs, Department of, 608–Manchester  
*Service Type:* Mailroom Operation & Administrative Supp  
*Mandatory for:* Veterans Affairs Medical Center: 718 Smyth Road, Manchester, NH  
*Designated Source of Supply:* Northern New England Employment Services, Portland, ME  
*Contracting Activity:* Veterans Affairs, Department of, 608–Manchester  
*Service Type:* Custodial Services  
*Mandatory for:* USDA, APHIS, PPQ, 843 13th

Court, Unit 7, Riviera Beach, FL  
*Designated Source of Supply:* Gulfstream  
 Goodwill Industries, Inc., West Palm  
 Beach, FL  
*Contracting Activity:* Animal and Plant  
 Health Inspection Service, USDA APHIS  
 MRPBS

**Michael R. Jurkowski,**

*Acting Director, Business Operations.*

[FR Doc. 2022-27301 Filed 12-15-22; 8:45 am]

**BILLING CODE 6353-01-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

### **Notice of Availability of Revised Consumer Information Publication**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice of availability.

**SUMMARY:** The Consumer Financial Protection Bureau (Bureau or CFPB) announces the availability of an updated consumer publication, “What You Should Know about Home Equity Lines of Credit,” also known as the HELOC booklet, required by the Truth in Lending Act (TILA), as implemented by Regulation Z. This version of the HELOC booklet is updated to align with the Bureau’s educational efforts, to be more concise, and to improve readability and usability.

**ADDRESSES:** The updated consumer publication is available for download on the Bureau’s website at <https://www.consumerfinance.gov/learnmore> and can also be found in the Catalog of U.S. Government Publications (<https://catalog.gpo.gov>), maintained by Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402.

**FOR FURTHER INFORMATION CONTACT:** Davida Farrar, Supervisory Attorney Advisor, Consumer Education and External Affairs Division; Laura Schlachtmeyer, Senior Financial Education Content Specialist, Office of Financial Education; *CFPB\_reginquiries@cfpb.gov* or (202) 435-7700. If you require this document in an alternative electronic format, please contact *CFPB\_Accessibility@cfpb.gov*.

**SUPPLEMENTARY INFORMATION:** The Bureau is hereby publishing this notice of availability to inform the public of the existence of an updated version of the booklet entitled, “What You Should Know about Home Equity Lines of Credit.”

### **Background on the HELOC Booklet**

The Truth in Lending Act (TILA)<sup>1</sup> was enacted in part to ensure consumers have clear, accurate information about credit terms and conditions to assist them in comparison shopping. TILA provisions include requirements that lenders give consumers certain disclosures related to a number of credit transactions. The Home Equity Loan Consumer Protection Act of 1988 expanded TILA to require additional disclosures for “open end consumer credit plans . . . secured by the consumer’s principal dwelling.”<sup>2</sup> The amendments included? a provision for the Board of Governors of the Federal Reserve System to develop consumer pamphlets that provide “a general description of open end consumer credit plans secured by the consumer’s principal dwelling and the terms and conditions under which such loans are generally extended” and “a discussion of the potential advantages and disadvantages of such plans, including how to compare among home equity plans and between home equity and closed end credit plans.”<sup>3</sup>

Prior to the Dodd-Frank Act, the Board implemented this requirement in 12 CFR 226.5b(e) and developed and published the HELOC Brochure to consumers with basic information about the features of a home equity line of credit and what to look for and compare when shopping for credit. Under the Dodd-Frank Act, the responsibility for the HELOC Brochure transferred to the CFPB. Under the CFPB’s Regulation Z, at the time an application for a HELOC is provided to the consumer, a creditor must provide certain disclosures and “the home equity brochure entitled ‘What You Should Know About Home Equity Lines of Credit’ or a suitable substitute. . . .”<sup>4</sup>

### **Contents of the Updated Version of the HELOC Booklet**

The Bureau is updating the HELOC booklet so that it aligns with the Bureau’s educational efforts, to be more concise, and to improve readability and usability. New features include clear instructions on how consumers can use the pamphlet to explore their options, and a comparison table with examples

<sup>1</sup> Truth in Lending Act, Public Law 90-321, 82 Stat. 146, 15 U.S.C. 1601 *et seq.* (1968).

<sup>2</sup> Home Equity Loan Consumer Protection Act, Public Law 100-709, 102 Stat. 4725, 15 U.S.C. 1637a (1988).

<sup>3</sup> *Id.* section 4 at 4733.

<sup>4</sup> 12 CFR 1026.40(e). Under certain circumstances, the disclosures and the brochure may be delivered or placed in the mail not later than three business days following receipt of a consumer’s application. See 12 CFR 1026.40(b).

of loans that utilize home equity and other sources of financing consumer might consider, including closed-end credit. To encourage consumers to understand the terms of their HELOC and to shop for the most advantageous offer, the booklet expands the tables for consumers to compare three estimates. The design of the HELOC booklet has a look and feel similar to “Your Home Loan Toolkit: A Step-By-Step Guide,” and the “Consumer Handbook on Adjustable-Rate Mortgages,” other consumer disclosures that the Bureau is responsible for producing.

In January 2021, CFPB released a statement encouraging financial institutions to make financial products and services available to consumers with limited English proficiency. One of the tenets of that statement is that financial institutions provide consumers with clear disclosures in languages other than English.<sup>5</sup> To further this goal of inclusion, the HELOC booklet is also available in Spanish. The Bureau encourages financial institutions to disseminate these booklets to consumers to expand the availability and understanding of products and services to all consumers.

**Rohit Chopra,**

*Director, Consumer Financial Protection Bureau.*

[FR Doc. 2022-27324 Filed 12-15-22; 8:45 am]

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## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

**[Docket No. CFPB-2022-0082]**

### **Agency Information Collection Activities: Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (Bureau or CFPB) requests the extension of the Office of Management and Budget’s (OMB’s) approval of an existing information collection titled “Generic Information Collection Plan to Conduct Cognitive and Pilot Testing of Research Methods, Instruments, and Forms” approved under OMB Number 3170-0055.

<sup>5</sup> See *Statement Regarding the Provision of Financial Products and Services to Consumers With Limited English Proficiency*, 86 FR 6306 (Jan. 1, 2021), available at <https://www.federalregister.gov/documents/2021/01/21/2021-01116/statement-regarding-the-provision-of-financial-products-and-services-to-consumers-with-limited>.